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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Miles Lasater, et al. Docket: H01.002U
Serial No.: 10/799,387 Art Unit: 3713
Filed: March 12, 2004 Examiner: Bartley, Kenneth
Assignee: Higher One, Inc. Conf. No. 7249
Title: SYSTEMS AND METHODS TO FACILITATE A TRANSFER OF A
REFUND AMOUNT FROM AN EDUCATIONAL INSTITUTION TO
A STUDENT

INFORMATION DISCLOSURE STATEMENT TRANSMITTAL LETTER

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Pursuant to 37 C.F.R. §§1.56, 1.97 and 1.98, please find enclosed an Information Disclosure Statement, Form PTO-1449 and one copy of each cited reference. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the reference(s) be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

CERTIFICATE OF MAILING OR TRANSMISSION (37 CFR 1.8(a))

I hereby certify that this correspondence (along with any paper referred to as being attached or enclosed) is being:

- ☒ deposited with the United States Postal Service on the date shown below with sufficient postage as first class mail in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.
- ☐ transmitted by facsimile on the date shown below to the United States Patent and Trademark Office via facsimile at (571) 273-8300.

Date: January 9, 2007

Signed:

Sherri T. Dente
Sherri T. Dente

- ☒ 1. This Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of a first Office Action on the merits. No certification or fee is required.
- ☐ 2. This Information Disclosure Statement is being filed more than three months after the U.S. filing date AND after the mailing date of the first Office Action on the merits, but before the mailing date of a Final Rejection or Notice of Allowance.
- ☐ a. Each item of information contained on Form PTO-1449 filed herewith was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. §1.97(e)(1); and no fee is required under 37 C.F.R. §1.17(p).
- ☐ b. No item of information cited on Form PTO-1449 filed herewith was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 C.F.R. §1.56(c) more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. §1.97(e)(2); and no fee is required under 37 C.F.R. §1.17(p).
- ☐ Please charge Deposit Account No. 23-1665 in the amount of \$180.00 in payment of the fee under 37 C.F.R. §1.17(p). Two additional copies of this Information Disclosure Statement are enclosed.
- ☐ A check in the amount of \$180.00 is attached hereto in payment of the fee under 37 C.F.R. §1.17(p).
- ☐ 3. This Information Disclosure Statement is being filed more than three months after the U.S. filing date and after the mailing date of a Final Rejection or Notice of Allowance, but before payment of the Issue Fee. It is hereby requested that the Information Disclosure Statement be considered.

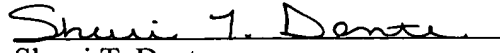
- ☐ a. Each item of information contained on Form PTO-1449 filed herewith was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. §1.97(e)(1).
- ☐ b. No item of information cited on Form PTO-1449 filed herewith was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 C.F.R. §1.56(c) more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. §1.97(e)(2).
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The undersigned represents that the closest art of which he is presently aware has been cited herein and understands that this statement shall not be construed as a representation that no better art exists or that a thorough patentability search has been made.

The undersigned further represents that the filing of this Information Disclosure Statement shall not be construed to be an admission that the information cited in the Statement is, or is considered to be, material to patentability as defined in 37 C.F.R. §1.56(b).

Respectfully submitted,
Miles Lasater, et al.

Date: January 9, 2007


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In re application of:	Miles Lasater, et al.	Docket:	H01.002U
Serial No.:	10/799,387	Art Unit:	3713
Filed:	March 12, 2004	Examiner:	Bartley, Kenneth
Assignee:	Higher One, Inc.	Conf. No.	7249
Title:	Systems and Methods to Facilitate a Transfer of a Refund Amount From an Educational Institution to a Student		

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In keeping with the duty of candor and good faith owed to the Patent and Trademark Office, Applicant wishes to make of record the items on attached PTO Form 1449 which were considered in the preparation of the subject application. The relevance of the references is that they were cited in related US Application No. 10/345,605. Copies of the international patents and published patent applications, including other documents, are provided in accordance with 37 CFR §1.98.


1. U.S. Patent Publication No. 2005/0097017, which was published May 5, 2005 to Hanratty.
2. U.S. Patent Publication No. 2004/0030657, which was published February 12, 2004 to Holm-Blagg, et al.
3. U.S. Patent Publication No. 2002/0198806, which was published December 26, 2002 to Blagg, et al.
4. U.S. Patent Publication No. 2002/0128962, which was published September 12, 2002 to Kasower.

5. U.S. Patent Publication No. 2001/0027472, which was published October 4, 2001 to Guan.
6. European Patent No. 1102224, which was published May 23, 2001.
7. Printed Publication, "*The New Universities of Crime*", By. Vivienne Francis, Ethnic Newswatch, The Weekly Journal, January 26, 1995, p. 2.
8. Printed Publication, "*PNC Bank to Offer Penn State Students, Faculty ID/ATM Cards*", Pittsburgh Post-Gazette, October 22, 2002.
9. Printed Publication, "*King Soopers OKs college ID debits; magnetic-stripe school identification cards*", By. Chris O'Leary, Supermarket News, September 11, 1995.
10. "*DKB hopes to attract student accounts with new cash card*", By. Yomiuri Shimbun, The Daily Yomiuri, January 7, 1995.
11. "*Banks go to College to Build Their Rolls*", By. Chris Isidore, Crain's New York Business, Vol. 14, Issue 33, August 17, 1998.

The undersigned represents that the closest art of which he is presently aware has been cited herein and understands that this statement shall not be construed as representation that no better art exists or that a thorough patentability search has been made.

Respectfully submitted,
Miles Lasater, et al.

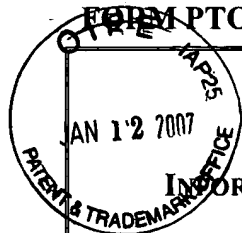
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INFORMATION DISCLOSURE		ATTY. DOCKET NO. H01.002U	SERIAL NO. 10/799,387	
		APPLICANT(S): MILES LASATER, ET AL.		
FILING DATE: MARCH 12, 2004		GROUP ART: 3713	CONF NO: 7249	

U.S. PATENT DOCUMENTS

EXAMINER INITIALS	DOCUMENT NO.	ISSUE DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPR.
	2005/0097017	May 5, 2005	Hanratty			
	2004/0030657	Feb. 12, 2004	Holm-Blagg, et al.			
	2002/0198806	Dec. 26, 2002	Blagg, et al.			
	2002/0128962	Sep. 12, 2002	Kasower			
	2001/0027472	Oct. 4, 2001	Guan			

FOREIGN PATENT DOCUMENTS

EXAMINER INITIALS	DOCUMENT NO.	ISSUE DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES NO
	1102224	May 23, 2001	EP			

OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)

"The New Universities of Crime", By. Vivienne Francis, Ethnic Newswatch, The Weekly Journal, January 26, 1995, p. 2

Article: "PNC Bank to Offer Penn State Students, Faculty ID/ATM Cards", Pittsburgh Post-Gazette, October 22, 2002.

"King Soopers OKs college ID debits; magnetic-stripe school identification cards", By. Chris O'Leary, Supermarket News, September 11, 1995.

"DKB hopes to attract student accounts with new cash card", By. Yomiuri Shimbun, The Daily Yomiuri, January 7, 1995.

"Banks go to College to Build Their Rolls", By. Chris Isidore, Crain's New York Business, Vol. 14, Issue 33, August 17, 1998.

EXAMINER:	DATE CONSIDERED:
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*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in onformance and not considered. Include copy of this form with next communication to applicant.